

Titles of most frequently occurring classifications of patents returned
from a search of 10697774 on Jun 14 , 2007

5 705/39 (2 OR, 3 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction

5 705/40 (5 OR, 0 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/40 ...Bill distribution or payment

3 705/35 (1 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)

3 705/42 (1 OR, 2 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/42Remote banking (e.g., home banking)

3 705/45 (3 OR, 0 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/39 ...Including funds transfer or credit transaction
705/45With paper check handling

2 705/38 (2 OR, 0 XR)
Class 705 DATA PROCESSING: FINANCIAL, BUSINESS PRACTICE, MANAGEMENT,
OR COST/PRICE DETERMINATION
705/1 .AUTOMATED ELECTRICAL FINANCIAL OR BUSINESS PRACTICE OR
MANAGEMENT ARRANGEMENT
705/35 ..Finance (e.g., banking, investment or credit)
705/38 ...Credit (risk) processing or loan processing (e.g.,
mortgage)

10697774_CLS.txt
Most frequently occurring classifications of patents returned
from a search of 10697774 on Jun 14 , 2007

Original Classifications

5 705/40
3 705/45
2 705/39
2 705/38

Cross-Reference Classifications

3 705/39
2 705/35
2 705/42

Combined Classifications

5 705/39
5 705/40
3 705/35
3 705/42
3 705/45
2 705/38

10697774_QUAL.txt

20040199463	90
20060206427	73
20050086136	65
20030158811	57
20030200107	56
20060248009	53
20050108149	53
20050228733	53
20060212385	53
20030050892	53
20050097050	53
20070022051	51
20050044043	50
20030208445	50
20040210521	50
20050234833	50
20060131395	50
20070043683	50
20070050292	50

10697774_LIST.txt

10697774

PLUS Search Results for S/N 10697774 Searched Jun 14, 2007.

The Patent Linguistic Utility System (PLUS) is a USPTO automated search system for U.S. Patents from 1971 to present. PLUS is a query-by-example search system which produces a list of patents that are most closely related linguistically to the application searched. This search was prepared by the staff of the Scientific and Technical Information Center, SIRA.

20040199463
20060206427
20050086136
20030158811
20030200107
20060248009
20050108149
20050228733
20060212385
20030050892
20050097050
20070022051
20050044043
20030208445
20040210521
20050234833
20060131395
20070043683
20070050292

10697774_EAST.txt

(20040199463
20060206427
20050086136
20030158811
20030200107
20060248009
20050108149
20050228733
20060212385
20030050892
20050097050
20070022051
20050044043
20030208445
20040210521
20050234833
20060131395
20070043683
20070050292
) .pn.

acceptance 1
accepted 13
ach 315
approval 4
approved 4
approving 10
associated 8
automated 8
awaiting 4
batch 92
batches 20
behalf 2
caused 3
change 2
changes 3
characters 54
clearing 8
client 1
communicated 6
communicates 6
communicating 4
communication 3
comparing 6
completion 2
comprise 4
comprising 80
computer 79
confirmed 8
confirming 10
conform 6
conforms 9
continuous 18
correct 9
correspond 6
corresponds 15
creating 1
current 12
customer 16
data 18
date 2
depicting 13
depiction 9
depicts 6
detail 19
detailed 27
detecting 15
determination 9
determining 20
downloaded 4
during 11
erroneous 21
error 32
errors 4
event 5
events 37
executable 6
file 149
files 32
flagged 9
flagging 3
graphical 9
graphically 16
header 63

highlighting 15
history 8
house 8
hyperlink 6
identifying 9
implemented 66
indicating 3
information 70
instructions 6
item 68
items 19
least 45
link 30
links 12
list 21
location 41
locations 6
medium 6
method 66
module 16
obtain 9
obtaining 1
one 117
ones 2
operator 6
order 6
originator 5
outgoing 4
party 1
pending 18
performed 3
performing 6
plurality 36
point 1
portion 36
presentation 5
presenting 51
processed 5
processes 1
processing 80
query 15
readable 6
reading 3
ready 4
received 11
receives 5
receiving 31
record 21
recording 2
rejected 25
reporting 4
request 13
required 48
respective 30
response 30
responsible 1
retrieves 3
retrieving 4
ruler 8
selected 3
selection 15
sending 2
sent 1

10697774_WDS.txt

server 1
status 121
step 29
steps 35
string 18
summary 6
system 19
table 2
third 1
time 2
tracked 29
tracking 25
tracks 4
transaction 59
transactions 5
whether 6
within 17

10697774_WEST.txt

(20040199463 20060206427 20050086136 20030158811 20030200107 20060248009 20050108149
20050228733 20060212385 20030050892 20050097050 20070022051 20050044043 20030208445
20040210521 20050234833 20060131395 20070043683 20070050292).pn.

Full text Files

show files

[File 15] **ABI/Inform(R)** 1971-2007/Jun 14

(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 16] **Gale Group PROMT(R)** 1990-2007/Jun 13

(c) 2007 The Gale Group. All rights reserved.

[File 148] **Gale Group Trade & Industry DB** 1976-2007/Jun 13

(c) 2007 The Gale Group. All rights reserved.

[File 160] **Gale Group PROMT(R)** 1972-1989

(c) 1999 The Gale Group. All rights reserved.

[File 275] **Gale Group Computer DB(TM)** 1983-2007/Jun 13

(c) 2007 The Gale Group. All rights reserved.

[File 621] **Gale Group New Prod.Annou.(R)** 1985-2007/Jun 11

(c) 2007 The Gale Group. All rights reserved.

[File 13] **BAMP** 2007/Jun W2

(c) 2007 The Gale Group. All rights reserved.

[File 75] **TGG Management Contents(R)** 86-2007/Jun W1

(c) 2007 The Gale Group. All rights reserved.

[File 95] **TEME-Technology & Management** 1989-2007/Jun W2

(c) 2007 FIZ TECHNIK. All rights reserved.

[File 9] **Business & Industry(R)** Jul/1994-2007/Jun 12

(c) 2007 The Gale Group. All rights reserved.

[File 20] **Dialog Global Reporter** 1997-2007/Jun 15

(c) 2007 Dialog. All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Jun 15

(c) 2007 Financial Times Ltd. All rights reserved.

[File 610] **Business Wire** 1999-2007/Jun 15

(c) 2007 Business Wire. All rights reserved.

**File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 613] **PR Newswire** 1999-2007/Jun 15

(c) 2007 PR Newswire Association Inc. All rights reserved.

**File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 624] **McGraw-Hill Publications** 1985-2007/Jun 06

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

**File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 634] **San Jose Mercury** Jun 1985-2007/Jun 14

(c) 2007 San Jose Mercury News. All rights reserved.

[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Jun 01

(c) 2007 The Gale Group. All rights reserved.

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 625] **American Banker Publications** 1981-2007/Jun 11

(c) 2007 American Banker. All rights reserved.

[File 268] **Banking Info Source** 1981-2007/Jun W1
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 626] **Bond Buyer Full Text** 1981-2007/Jun 12
(c) 2007 Bond Buyer. All rights reserved.

[File 267] **Finance & Banking Newsletters** 2007/Jun 11
(c) 2007 Dialog. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200724
(c) 2007 European Patent Office. All rights reserved.

**File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070607UT=20070531

(c) 2007 WIPO/Thomson. All rights reserved.

**File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

```
; d s
Set      Items   Description
S1      2645496   S (INFORMATION OR DATA OR BATCH OR FILE? ? OR KNOWLEDGE OR
MESSAGE? ?) (3N) (CONTROL OR CONTROLL??? OR PROCESS??? OR HANDL??? OR
IMPLEMENTATION OR EXECUTION) OR EDP OR DATAPROCESS??? OR EPROCESS? OR
E()PROCESS? OR ELECTRONIC()PROCESS?
S2      118939   S S1(7N) (FIND??? OR LOCAT??? OR TRACK??? OR MONITOR??? OR
IDENTIF???)
S3      33169    S (ACH OR CLEARINGHOUSE OR CLEAR???()SYSTEM? ? ) (7N) (ORDER? ?
OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS??? OR
EXCHANG??? OR DEAL? ? OR BUY???)
S4      158      S (COLLECT??? OR RECEIV??? OR GET??? OR
ACCEPT???) (7N) (ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S5      47       S (CONFIRM? OR VERIF? OR AUTHORIZ? OR AUTHORIS? OR AUTHENTICAT?
OR VALID?) (7N) (ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S6      132      S (LICENS??? OR LICENC??? OR APPROV?? OR AUTHORI?ATION OR
ACCEPT? OR PERMIT? OR ALLOW? OR GRANT??? OR AUTHORI??? OR INSPECT???) (7N)
(ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S7      15       S S2(7N)S3
S8      456      S S1(7N)S3
S9      0        S S8(7N)S4
S10     0        S S7(7N)S5
S11     0        S S7(7N)S6
S12     18       S S1(3N) (S4:S6)
S13     17       S S12 NOT S7
```

t /3,k/all

9/3,K/1 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2007 The Gale Group. All rights reserved.

05523233 **Supplier Number: 48371658 (USE FORMAT 7 FOR FULLTEXT)**

ESD transaction plans now called into question: Clearinghouse pioneer changes direction

Pender, Lee; Pereira, Pedro

Computer Reseller News , p 6

March 23 , 1998

Language: English **Record Type:** Fulltext
Document Type: Magazine/Journal ; Trade
Word Count: 375

...intellectual property as software moves electronically.
Microsoft Corp., Redmond, Wash., developed the concept of a **clearinghouse** to **track** proof of **purchase** and **handle data** warehousing. But the software giant now is backing away from the clearinghouse model.
"The clearinghouse...

9/3,K/2 (Item 1 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
10085654 **Supplier Number:** 20432191 (USE FORMAT 7 OR 9 FOR FULL TEXT)
ESD transaction plans now called into question: Clearinghouse pioneer changes direction.(LittleNet LLC now OrderTrust, electronic software distribution) (Company Business and Marketing)

Pender, Lee; Pereira, Pedro
Computer Reseller News , n781 , p6(1)
March 23 , 1998
ISSN: 0893-8377
Language: English
Record Type: Fulltext
Word Count: 398 **Line Count:** 00038

...intellectual property as software moves electronically.
Microsoft Corp., Redmond, Wash., developed the concept of a **clearinghouse** to **track** proof of **purchase** and **handle data** warehousing. But the software giant now is backing away from the clearinghouse model.
"The clearinghouse...

9/3,K/3 (Item 2 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
07743773 **Supplier Number:** 16614707 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FOLIO AND PARTNERS ANNOUNCE THE INFORMATION MARKETPLACE MODEL, CLEARING THE WAY FOR INFORMATION COMMERCE OVER WIDE-AREA NETWORKS

PR Newswire , p0306LA009
March 6 , 1995
Language: ENGLISH

Record Type: FULLTEXT
Word Count: 2052 Line Count: 00181

...re-purposing such information.

Folio and CCC will also work together to establish a neutral **clearinghouse** to provide services for **transaction tracking**, aggregation and billing. Credit authorization and **data processing** will be provided by a third-party service bureau. By ensuring the confidentiality of research...

9/3,K/4 (Item 1 from file: 621) [Links](#)

Gale Group New Prod. Annou.(R)

(c) 2007 The Gale Group. All rights reserved.

04078871 **Supplier Number: 131722536 (USE FORMAT 7 FOR FULLTEXT)**

ABN AMRO Announces Rollout of Web ACH Services Through CheckFree's PEP+ Exchange; PEP+ Exchange Will Enable ABN AMRO to Provide Corporate Customers With 24x7 Direct Internet Access to a Suite of ACH Information and Self-Service Capabilities.

PR Newswire , p NA

May 5 , 2003

Language: English Record Type: Fulltext

Document Type: Newswire ; Trade

Word Count: 1211

...the bank's cash management system, ABN AMRO's corporate customers will have access to **ACH** information to view **transaction** detail, generate and receive **control** total **information**, and **monitor** file status via the web. Customers will also be able to schedule their respective ACH processing calendars via the bank's Web interface.

PEP+ **Exchange** will enhance efficiency in the bank's **ACH** operations due to customer self-service for **control** totals, warehouse inquiries, **file monitoring** and calendars. The bank and its customers will also gain significant risk savings through Electronic...

9/3,K/5 (Item 1 from file: 9) [Links](#)

Business & Industry(R)

(c) 2007 The Gale Group. All rights reserved.

01507308 **Supplier Number: 24206697 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

ESD transaction plans now called into question -- Clearinghouse pioneer changes

direction

(LittleNet LLC's decision to refocus on areas of electronic business other than electronic software comes as channel struggles with hurdles of delivering software through cyberspace)

Computer Reseller News , p 06

March 23, 1998

Document Type: Journal **ISSN:** 0893-8377 (United States)

Language: English **Record Type:** Fulltext

Word Count: 366 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...intellectual property as software moves electronically.

Microsoft Corp., Redmond, Wash., developed the concept of a **clearinghouse** to **track** proof of **purchase** and **handle data** warehousing. But the software giant now is backing away from the clearinghouse model.

"The clearinghouse...

9/3,K/6 (Item 1 from file: 20) [Links](#)

Dialog Global Reporter

(c) 2007 Dialog. All rights reserved.

28958288 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABN AMRO Announces Rollout of Web ACH Services Through CheckFree's PEP+ Exchange

PR NEWSWIRE (US)

May 05, 2003

Journal Code: WPRU **Language:** English **Record Type:** FULLTEXT

Word Count: 1113

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...the bank's cash management system, ABN AMRO's corporate customers will have access to **ACH** information to view **transaction** detail, generate and receive **control** total **information**, and **monitor** file status via the web. Customers will also be able to schedule their respective ACH...

PEP+ **Exchange** will enhance efficiency in the bank's **ACH**

operations due to customer self-service for **control** totals, warehouse inquiries, **file monitoring** and calendars. The bank and its customers will also gain significant risk savings through Electronic...

9/3,K/7 (Item 1 from file: 613) [Links](#)

PR Newswire

(c) 2007 PR Newswire Association Inc. All rights reserved.

00975630 20030505ATM004 (USE FORMAT 7 FOR FULLTEXT)

ABN AMRO Announces Rollout of Web ACH Services

PR Newswire

Monday , May 5, 2003 09:01 EDT

Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT

Document Type: NEWSWIRE

Word Count: 1,142

Text:

...the bank's cash management system, ABN AMRO's corporate customers will have access to **ACH** information to view **transaction** detail, generate and receive **control** total **information**, and **monitor** file status via the web. Customers will also be able to schedule their respective ACH processing calendars via the bank's Web interface.

PEP+ **Exchange** will enhance efficiency in the bank's **ACH** operations due to customer self-service for **control** totals, warehouse inquiries, **file monitoring** and calendars. The bank and its customers will also gain significant risk savings through Electronic...

9/3K/8 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

01930027

Secure transaction management

Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung

Procede et dispositif de gestion de transactions securisees

Patent Assignee:

- **Intertrust Technologies Corp.**; (2434323)
955 Stewart Drive; Sunnyvale, CA 94085; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville, MD 20705; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito, CA 94530; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda, MD 20814; (US)
- **Van Wie, David M.**
51430 Williamette Street, 6; Eugene, OR 97401; (US)

Legal Representative:

- **Beresford, Keith Denis Lewis (28273)**
BERESFORD & Co. 16 High Holborn; London WC1V 6BX; (GB)

	Country	Number	Kind	Date	
Patent	EP	1555591	A2	20050720	(Basic)
	EP	1555591	A3	20051123	
Application	EP	2005075672		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 147

NOTE: 23

NOTE: Figure number on first page: 23

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200529	1002
SPEC A	(English)	200529	194028
Total Word Count (Document A) 195030			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 195030			

Specification: ...in the use of secured information, and greater standardization of tools and processes for electronic **transaction** management. VDE can be used to create an adaptable environment that fulfills the needs of...

9/3K/9 (Item 2 from file: 348) [Links](#)
EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

01888484

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

- **Intertrust Technologies Corp.;** (2434320)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville, Maryland 20705; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda, Maryland 20814; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito, California 94530; (US)
- **Van Wie, David M.**
1780 East 25th Avenue; Eugene, OR 97403; (US)

Legal Representative:

- **Smith, Norman Ian et al (36041)**
fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1526472	A2	20050427	(Basic)
	EP	1526472	A3	20060726	
Application	EP	2004078254		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-017/60; G06F-009/46

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00	A	I	F	B	20060101	20060616	H	EP
G06F-0009/46	A	I	L	B	20060101	20050309	H	EP

Abstract Word Count: 151

NOTE: 75

NOTE: Figure number on first page: 75

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200517	355
SPEC A	(English)	200517	167222
Total Word Count (Document A) 167604			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167604			

Specification: ...are performed remote to VDE controlled content end-user VDE locations by assessing, for example, **purchases**, and/or requests, for electronic properties by a given VDE installation. Applications for such reconciliation...

9/3K/10 (Item 3 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

01869029

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

- **ELECTRONIC PUBLISHING RESOURCES, INC.;** (976840)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville, Maryland 20705; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda, Maryland 20814; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito, California 94530; (US)
- **Van Wie, David M.**
1250 Lakeside Drive; Sunnyvale, California 94086; (US)

Legal Representative:

• **Smith, Norman Ian et al (36041)**

fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1515216	A2	20050316	(Basic)
	EP	1515216	A3	20050323	
Application	EP	2004078194		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 144

NOTE: 75C

NOTE: Figure number on first page: 75C

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200511	276
SPEC A	(English)	200511	167210
Total Word Count (Document A) 167486			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167486			

Specification: ...greatly improved flexibility in the use of secured information, and greater standardization of tools and **processes** for electronic **transaction** management. VDE can be used to create an adaptable environment that fulfills the needs of...

9/3K/11 (Item 4 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

01752676

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur gesicherten Transaktionsverwaltung und elektronischem Rechtsschutz

Systemes et procedes de gestion de transactions securisees et de protection de droits electroniques

Patent Assignee:

- **ELECTRONIC PUBLISHING RESOURCES, INC.;** (976840)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville Maryland 20705; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda Maryland 20814; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito California 94530; (US)
- **van Wie, David M.**
1250 Lakeside Drive; Sunnyvale California 94086; (US)

Legal Representative:

- **Smith, Norman Ian et al (36041)**
fj CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1431864	A2	20040623	(Basic)
	EP	1431864	A3	20050216	
Application	EP	2004075701		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60**Abstract Word Count:** 151

NOTE: 77

NOTE: Figure number on first page: 77

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application: English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200426	1450
SPEC A	(English)	200426	166929
Total Word Count (Document A) 168379			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 168379			

Specification: ...electronic information security, usage administration, and communication and may support:

- (a) secure electronic distribution of **information**, for example commercial literary properties,
- (b) secure electronic **information** usage **monitoring** and reporting,
- (c) secure financial **transaction** capabilities related to both electronic information and/or appliance usage and other electronic credit and...

9/3K/12 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

01435247

CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL

ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX

Patent Applicant/Patent Assignee:

- **SAP AG**; Dietmar-Hopp-Allee 16, 69190 Walldorf
DE; DE (Residence); DE (Nationality)
(For all designated states except: US)
- **W**
- **NN Ramesh**
#No.528/7, 12th 'A' Cross, A-sector, Yelahanka, New Town, 560064 Bangalore; IN; IN
(Residence); IN (Nationality);

Legal Representative:

- **SCHIUMA Daniele et al(agent)**
Muller-Bore & Partner, Grafinger Strasse 2, 81671 Munich; DE;

	Country	Number	Kind	Date
Patent	WO	2006117680	A2	20061109
Application	WO	20061B1401		20060227
Priorities	US	2005656598		20050225
	WO	2005US19961		20050603
	US	2005145464		20050603
	WO	2005US21481		20050617
	US	2005155368		20050617
	WO	2005US22137		20050624
	US	2005166065		20050624
	US	2005729480		20051021
	US	2006364538		20060227

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KN; KP; KR; KZ; LC;
LK; LR; LS; LT; LU; LV; LY; MA; MD; MG;
MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ;
OM; PG; PH; PL; PT; RO; RU; SC; SD; SE;
SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT;
TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM;
ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 349333

9/3K/13 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

00761424

**A SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR PHASE
DELIVERY OF COMPONENTS OF A SYSTEM REQUIRED FOR
IMPLEMENTATION OF TECHNOLOGY**

SYSTEME, PROCEDURE ET ARTICLE MANUFACTURE DESTINES A LA FOURNITURE
PAR PHASES DE COMPOSANTS D'UN SYSTEME NECESSAIRES A L'APPLICATION
D'UNE TECHNIQUE

Patent Applicant/Patent Assignee:

- **ACCENTURE LLP**; 100 South Wacker Drive, Chicago, IL 60606
US; US(Residence); US(Nationality)

Legal Representative:

• **BRUESS Steven C(agent)**

Merchant & Gould P.C., P.O. Box 2903, Minneapolis, MN 55402-0903; US;

	Country	Number	Kind	Date
Patent	WO	200073930	A2	20001207
Application	WO	2000US14458		20000524
Priorities	US	99321360		19990527

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 149456

Detailed Description:

...banking and
portfolio management. The consumer owns the JavaWallet that will
be used to complete **purchases** and banking **transactions**. The user
may set spending limits and can **monitor** spending through an
auditable transaction log. Privacy of all data is protected through the
use...

9/3K/14 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

00344642

**SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND
ELECTRONIC RIGHTS PROTECTION**

SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE
PROTECTION ELECTRONIQUE DES DROITS

Patent Applicant/Patent Assignee:

• **ELECTRONIC PUBLISHING RESOURCES INC;**

::

	Country	Number	Kind	Date
Patent	WO	9627155	A2	19960906
Application	WO	96US2303		19960213
Priorities	US	95388107		19950213

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Publication
Language: English
Filing Language:
Fulltext word count: 207972

Detailed Description:

...relates to systems and techniques that manage, including meter and/or limit and/or otherwise **monitor** use of electronically stored and/or disseminated **information**. The invention

- 1

particularly relates to **transactions**, conduct and arrangements that make use of, including consequences of use of, such systems and...

? t /3,k/all

12/3,K/1 (Item 1 from file: 20) [Links](#)

Dialog Global Reporter

(c) 2007 Dialog. All rights reserved.

02595229 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FSTC Publishes the Bank Internet Payment System (BIPS) Specification Enabling Payments Through Banks Over the Internet

BUSINESS WIRE

August 24, 1998

Journal Code: WBWE **Language:** English **Record Type:** FULLTEXT

Word Count: 951

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...over the Internet to the Glenview E-mail system, where it is extracted, parsed, and **processed**.

The payment **data** is translated into a **valid ACH transaction file** that is then forwarded to the Glenview

mainframe ACH system for standard ACH processing. Depending...

12/3,K/2 (Item 1 from file: 810) Links

Business Wire

(c) 1999 Business Wire . All rights reserved.

0897753 BW1257

**FSTC : FSTC Publishes the Bank Internet Payment System (BIPS) Specification
Enabling Payments Through Banks Over the Internet**

August 24, 1998

Byline: Business Editors

...over

the Internet to the Glenview E-mail system, where it is
extracted,

parsed, and **processed**.

The payment **data** is translated into a **valid ACH
transaction file**

that is then forwarded to the Glenview mainframe ACH system for
standard ACH processing. Depending...

?

? t /3,k/all

13/3,K/1 (Item 1 from file: 15) [Links](#)

ABI/Inform(R)

(c) 2007 ProQuest Info&Learning. All rights reserved.

01233435 98-82830

Sterling to debut low cost, turnkey solution

Sraeel, Holly

Bank Systems & Technology v33n6 pp: 27

Jun 1996

ISSN: 1045-9472 **Journal Code:** BSE

Word Count: 482

Text:

...using 820, 823 or 835 format); corporate customer proprietary file

processing; merge lock box and **ACH files** and daily **file processing.**

For FEDI originations, VECTOR:Outsource will **accept** ANSI X.12 820,

835, NACHA and corporate customer proprietary files, translating them to the...

13/3,K/2 (Item 1 from file: 16) [Links](#)

Gale Group PROMT(R)

(c) 2007 The Gale Group. All rights reserved.

04381328 **Supplier Number:** 46425663 (USE FORMAT 7 FOR FULLTEXT)

Sterling to Debut Low Cost, Turnkey Solution

Bank Systems + Technology , p 27

June , 1996

Language: English . **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 407

...using 820,823 or 835 format); corporate customer proprietary file

processing; merge lock box and **ACH files** and daily **file processing.**

For FEDI originations, VECTOR: Outsource will **accept** ANSI X.12

820,835, NACHA and corporate customer proprietary files,

translating them
to the...

13/3,K/3 (Item 1 from file: 148) [Links](#)
Gale Group Trade & Industry DB
(c)2007 The Gale Group. All rights reserved.
0018365091 **Supplier Number:** 133239168 (USE FORMAT 7 OR 9 FOR FULL TEXT)
In Brief: Fidelity National Unit May Acquire Vendor.(Brief Article)

Bills, Steve
American Banker , 170 , 114 , 17
June 15 , 2005
Document Type: Brief Article
ISSN: 0002-7561
Language: English
Record Type: Fulltext
Word Count: 253 **Line Count:** 00025

...he said. It also tracks items by their method of clearing --
such as
image replacement **document**, image exchange, or **ACH** -- and can
automatically choose the best **collection** method.

Fidelity **Information** Services provides core **processing**
services to nearly 2,800 companies and item processing services
to more
than 1,100...

13/3,K/4 (Item 1 from file: 9) [Links](#)
Business & Industry(R)
(c) 2007 The Gale Group. All rights reserved.
03679206 **Supplier Number:** 133239168 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In Brief: Fidelity National Unit May Acquire Vendor.

American Banker , v 170 , n 114 , p 17
June 15, 2005
Document Type: Newspaper; News Brief **ISSN:** 0002-7561 (United States)
Language: English **Record Type:** Fulltext
Word Count: 236 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...he said. It also tracks items by their method of clearing --
such as
image replacement **document**, image exchange, or **ACH** -- and can
automatically choose the best **collection** method.

Fidelity **Information** Services provides core **processing** services to nearly 2,800 companies and item processing services to more than 1,100...

13/3,K/5 (Item 1 from file: 20) Links
Dialog Global Reporter
(c) 2007 Dialog. All rights reserved.
43736248 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In Brief: Fidelity National Unit May Acquire Vendor

Steve Bills
AMERICAN BANKER
June 15, 2005
Journal Code: WAMB Language: English Record Type: FULLTEXT
Word Count: 242
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...he said. It also tracks items by their method of clearing -- such as image replacement **document**, image exchange, or **ACH** -- and can automatically choose the best **collection** method.

Fidelity **Information** Services provides core **processing** services to nearly 2,800 companies and item processing services to more than 1,100...

13/3,K/6 (Item 2 from file: 20) Links
Dialog Global Reporter
(c) 2007 Dialog. All rights reserved.
37148413 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Major Southeast Bank Selects VECTORsgi for Electronic Payment Servicing;
VECTOR:Outsource For EC Translates 821 EDI Files for Major Bank Customer

BUSINESS WIRE
August 09, 2004
Journal Code: WBWE Language: English Record Type: FULLTEXT
Word Count: 480
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...share is paramount."

VECTORsgi collaborated with leading cash management banks to develop VECTOR:Connexion to **allow** users to **process** proprietary **files**, Lockbox and **ACH files** to produce a single electronic receivables file in any format, and generate remittance advices

customized...

13/3,K/7 (Item 1 from file: 610) [Links](#)

Business Wire

(c) 2007 Business Wire. All rights reserved.

0001139218 I2DEA09E0E9FD11D8ACCEF358B0AA7A7E (USE FORMAT 7 FOR FULLTEXT)

Major Southeast Bank Selects VECTORsgi for Electronic Payment Servicing; VECTOR:Outsource For EC Translates 821 EDI Files for Major Bank Customer

Business Wire

Monday , August 9, 2004 T12:01:00Z

Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT

Document Type: NEWSWIRE

Word Count: 531

...share is paramount."

VECTORsgi collaborated with leading cash management banks to develop

VECTOR:Connexion to **allow** users to **process** proprietary **files**, Lockbox and **ACH files** to produce a single electronic receivables file in any format, and generate remittance advices customized...

13/3,K/8 (Item 1 from file: 636) [Links](#)

Gale Group Newsletter DB(TM)

(c) 2007 The Gale Group. All rights reserved.

02392789 **Supplier Number:** 44728329 (USE FORMAT 7 FOR FULLTEXT)

ACI Announces Performance Standards.

Corporate EFT Report , v 14 , p N/A

June 1 , 1994

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 143

(USE FORMAT 7 FOR FULLTEXT)

Text:

...CO-achbenchmark study demonstrated a throughput level of 1.2 milliontransactions an hour by concurrently **processing** input anddistributions **files**. The CO-ach product combines clearing withsettlement features, **allowing** access to management informationrecords online and in real time. According to ACI,

end-of-dayprocessing...

13/3,K/9 (Item 1 from file: 625) [Links](#)

American Banker Publications

(c) 2007 American Banker. All rights reserved.

0295803

*** In Brief: Fidelity National Unit May Acquire Vendor**

American Banker - June 15, 2005 ; Pg. 17 ; Vol. 170 , No. 114

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 241

Byline:

By Steve Bills

Text:

...he said. It
also tracks items by their method of clearing -- such as image
replacement

document, image exchange, or **ACH** -- and can automatically
choose the best

collection method.

Fidelity **Information** Services provides core **processing**
services to nearly

2,800 companies and item processing services to more than
1,100...

13/3,K/10 (Item 1 from file: 268) [Links](#)

Banking Info Source

(c) 2007 ProQuest Info&Learning. All rights reserved.

00505672 1072425631 (USE FORMAT 7 OR 9 FOR FULLTEXT)

In the Eye of the Storm

Yerkes, Mary J

Electronic Payments Journal , v 5 , n 3 , p 1-2 , 2006 **Document Type:** Periodical; News

Language: English **Record Type:** Abstract

Abstract:

...door to door to contact the bank's corporate customers, who
need to

transfer their **ACH files** to **process** payroll. Once she

collected all the **ACH files**, Hood then drove to Baton

Rouge to Parish National's correspondent bank and set up...

13/3,K/11 (Item 2 from file: 268) [Links](#)

Banking Info Source

(c) 2007 ProQuest Info&Learning. All rights reserved.

00357776 (USE FORMAT 7 OR 9 FOR FULLTEXT)

EFTPS Year 2000 update

Anonymous

Payments System Report , v 14 , n 2 , p 9-10 , Feb 1999 **Document Type:** Newsletter

Article Article Type: News **Language:** English **Record Type:** Abstract Fulltext

Word Count: 01389

...Reserve Bank systems, the ACH Credit process for tax payment reporting

was successfully completed. EFTPS **receives ACH** credit

files for **processing** tax payments from the Federal Reserve

Bank and NationsBank recommends each Financial Institution

perform Y2K...

13/3,K/12 (Item 3 from file: 268) [Links](#)

Banking Info Source

(c) 2007 ProQuest Info&Learning. All rights reserved.

00288018 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Sterling to debut low cost, turnkey solution

Sraeel, Holly

Bank Systems & Technology , v 33 , n 6 , p 27 , Jun 1996 **Document Type:** Journal Article

Language: English **Record Type:** Abstract Fulltext

Word Count: 00482

...using 820, 823 or 835 format); corporate customer proprietary file

processing; merge lock box and **ACH files** and daily

file processing.

For FEDI originations, VECTOR:Outsource will **accept** ANSI X.12

820, 835, NACHA and corporate customer proprietary files,

translating them

to the...

13/3K/13 (Item 1 from file: 348) [Links](#)

EUROPEAN PATENTS

(c) 2007 European Patent Office. All rights reserved.

01898247

Systems and methods for secure transaction management and electronic rights protection

Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum Schutz von elektronischen Rechten

Systemes et procedes pour gerer des transactions securisees et pour proteger des droits electroniques

Patent Assignee:

- **Intertrust Technologies Corp.;** (2434320)
460 Oakmead Parkway; Sunnyvale, CA 94086-4708; (US)
(Applicant designated States: all)

Inventor:

- **Ginter, Karl L.**
10404 43rd Avenue; Beltsville, Maryland 20705; (US)
- **Shear, Victor H.**
5203 Battery Lane; Bethesda, Maryland 20814; (US)
- **Spahn, Francis J.**
2410 Edwards Avenue; El Cerrito, California 94530; (US)
- **Van Wie, David M.**
1250 Lakeside Drive; Sunnyvale, California 94086; (US)

Legal Representative:

- **Smith, Norman Ian et al (36041)**
fJ CLEVELAND 40-43 Chancery Lane; London WC2A 1JQ; (GB)

	Country	Number	Kind	Date	
Patent	EP	1531379	A2	20050518	(Basic)
	EP	1531379	A3	20060222	
Application	EP	2004078195		19960213	
Priorities	US	388107		19950213	

Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;
IT; LI; LU; MC; NL; PT; SE;

Related Parent Numbers: Patent (Application):EP 861461 (EP 96922371)

International Patent Class (V7): G06F-001/00; G06F-017/60

IPC	Level	Value	Position	Status	Version	Action	Source	Office
G06F-0001/00	A	I	F	B	20060101	20050315	H	EP
G06F-0017/60	A	I	L	B	00000000	20050315	H	EP

Abstract Word Count: 151

NOTE: 75

NOTE: Figure number on first page: 75

Type	Pub. Date	Kind	Text
------	-----------	------	------

Publication: English

Procedural: English

Application:English

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200520	173
SPEC A	(English)	200520	167172
Total Word Count (Document A) 167372			
Total Word Count (Document B) 0			
Total Word Count (All Documents) 167372			

13/3K/14 (Item 1 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

01281250

**METHODS AND SYSTEMS FOR THE TRANSFER OF MONEY SERVICES
PROVIDED TO NON-CITIZEN RESIDENTS**

PROCEDES ET SYSTEMES DESTINES AU TRANSFERT DE SERVICES

MONETAIRES FOURNIS A DES RESIDENTS NON NATIONAUX

Patent Applicant/Patent Assignee:

- **GRUPO DIMEX LLC**; Maslon, Edelman, Borman & Brand, LL, 3300 Wells Fargo Center, 90 South 7th Street, Minneapolis, Minnesota 55402
US; US(Residence); US(Nationality)
(For all designated states except: US)
- **SNOW Michael L**; 2649 Arcola Lane, Wayzata, MN 55391
US; US(Residence); US(Nationality)
(Designated only for: US)
- **WATSON Peter H**; 2012 Sheridan Avenue South, Minneapolis, MN 55402
US; US(Residence); US(Nationality)
(Designated only for: US)
- **BUCK Ronald G**; 18939 Lazo Court, Tonto Verde, AZ 85263
US; US(Residence); US(Nationality)
(Designated only for: US)

Patent Applicant/Inventor:

- **SNOW Michael L**
2649 Arcola Lane, Wayzata, MN 55391; US; US(Residence); US(Nationality);
(Designated only for: US)
- **WATSON Peter H**
2012 Sheridan Avenue South, Minneapolis, MN 55402; US; US(Residence);
US(Nationality); (Designated only for: US)
- **BUCK Ronald G**
18939 Lazo Court, Tonto Verde, AZ 85263; US; US(Residence); US(Nationality);
(Designated only for: US)

Legal Representative:**• STEFFEY Charles E(et al)(agent)**

Schwegman, Lundberg, Woessner & Kluth, PA, P.O. Box 2938, Minneapolis, Minnesota 55402; US;

	Country	Number	Kind	Date
Patent	WO	200588511	A1	20050922
Application	WO	2005US7731		20050309
Priorities	US	2004551533		20040309

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KP; KR; KZ; LC; LK; LR;
LS; LT; LU; LV; MA; MD; MG; MK; MN; MW;
MX; MZ; NA; NI; NO; NZ; OM; PG; PH; PL;
PT; RO; RU; SC; SD; SE; SG; SK; SL; SM;
SY; TJ; TM; TN; TR; TT; TZ; UA; UG; US;
UZ; VC; VN; YU; ZA; ZM; ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 8905

Detailed Description:

...14

message center 656 resides within a bank 602 participating with the system.

Module 654 **collects** the transfer information 652 and forms an **ACH batch file 658**. **ACH batch file 658** is **processed** by one or more banks or clearinghouses to move transferred

funds from one or more...

13/3K/15 (Item 2 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

01028557

**METHOD AND APPARATUS FOR PROCESSING FINANCIAL TRANSACTIONS
OVER A PAGING NETWORK**

PROCEDE ET APPAREIL DE TRAITEMENT DE TRANSACTIONS FINANCIERES
SUR UN RESEAU DE RADIOMESSAGERIE

Patent Applicant/Patent Assignee:

- **WIRELESS CHECKING INC;** 219 South Main Street, Suite B, Elgin, TX 78621
US; US(Residence); US(Nationality)

Legal Representative:

- **MCSPADDEN William D(et al)(agent)**

Baker & McKenzie, Suite 2300, 2001 Ross Avenue, Dallas, TX 75201; US;

	Country	Number	Kind	Date
Patent	WO	200358528	A1	20030717
Application	WO	2002US41509		20021227
Priorities	US	200135030		20011228

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; IE; IT; LU; MC; NL; PT;
SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Publication
Language: English
Filing Language: English
Fulltext word count: 15108

Detailed Description:

...for those items are processed on different days than the day that the file is **received**. For example, an **ACH file** may be **processed** on day 1, but the value of that transaction will not be settled between the...

13/3K/16 (Item 3 from file: 349) [Links](#)

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

00858353

METHOD AND SYSTEM FOR SETTLEMENT PROCESSING

PROCEDE ET SYSTEME DE TRAITEMENT DE REGLEMENT

Patent Applicant/Patent Assignee:

- **ELECTRONIC DATA SYSTEMS CORPORATION**; 5400 Legacy Drive, H3-3A-O5, Plano, TX 75024
US; US(Residence); US(Nationality)

Legal Representative:

- **PAGE Steven L(agent)**

Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024;
US;

	Country	Number	Kind	Date
Patent	WO	200191068	A2-A3	20011129
Application	WO	2001US16465		20010521
Priorities	US	2000576416		20000522

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Publication
Language: English
Filing Language: English
Fulltext word count: 12579

Detailed Description:

...processor 18 receives a plurality of transactions 30 which collectively may be used to generate **ACH file** 32. Settlement **processor** 18 may also **receive** single point correction type transactions 30 from

institutions 20 which may also be used in... institutions 20 of the difference and assist institutions
20 in reconciling the difference by using **ACH file 32**.

Settlement **processor 74** collects information from, tables 80 to generate entries in general ledger table 96.

Settlement processor then uses...

13/3K/17 (Item 4 from file: 349) **Links**

PCT FULLTEXT

(c) 2007 WIPO/Thomson. All rights reserved.

00858343

METHOD AND SYSTEM FOR SETTLEMENT PROCESSOR ROLLUP

PROCEDE ET SYSTEME DE CUMUL DU COMPTE PAR LE PROCESSEUR DE REGLEMENTS

Patent Applicant/Patent Assignee:

- **ELECTRONIC DATA SYSTEMS CORPORATION**; 5400 Legacy Drive, H3-3A-O5, Plano, TX 75024
US; US(Residence); US(Nationality)

Legal Representative:

- **PAGE STEVEN L**(commercial rep.)

Electronic Data Systems Corporation, 5400 Legacy Drive, H3-3A-05, Plano, TX 75024;
US;

	Country	Number	Kind	Date
Patent	WO	200191008	A2	20011129
Application	WO	2001US16623		20010521
Priorities	US	2000576169		20000522

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

Publication
Language: English
Filing Language: English
Fulltext word count: 10938

Detailed Description:

...processor 18 receives a plurality of transactions 30 which collectively may be used to generate **ACH file 32**. Settlement processor 18 may also receive single point correction type transactions 30 from institutions 20 which may also be used in... institutions 20 of the difference and assist institutions 20 in reconciling the difference by using **ACH file 32**.

Settlement processor 74 collects information from tables 80 to generate entries in general ledger table 96.

Settlement processor then uses...

Abstract Files

show files

[File 2] **INSPEC 1898-2007/Jun W1**
(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online 1861-2007/May**
(c) 2007 ProQuest Info&Learning. All rights reserved.

[File 65] **Inside Conferences 1993-2007/Jun 15**
(c) 2007 BLDSC all rts. reserv. All rights reserved.

[File 99] **Wilson Appl. Sci & Tech Abs 1983-2007/May**
(c) 2007 The HW Wilson Co. All rights reserved.

[File 256] **TecInfoSource 82-2007/Oct**
(c) 2007 Info.Sources Inc. All rights reserved.

[File 474] **New York Times Abs 1969-2007/Jun 15**
(c) 2007 The New York Times. All rights reserved.

[File 475] **Wall Street Journal Abs 1973-2007/Jun 15**
(c) 2007 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM) 1986-2002/Dec 13**
(c) 2002 The Gale Group. All rights reserved.
**File 583: This file is no longer updating as of 12-13-2002.*

[File 23] **CSA Technology Research Database 1963-2007/May**
(c) 2007 CSA. All rights reserved.

[File 139] **EconLit 1969-2007/Jun**
(c) 2007 American Economic Association. All rights reserved.

[File 56] **Computer and Information Systems Abstracts 1966-2007/May**
(c) 2007 CSA. All rights reserved.

[File 344] **Chinese Patents Abs Jan 1985-2006/Jan**
(c) 2006 European Patent Office. All rights reserved.

[File 347] **JAPIO Dec 1976-2006/Dec(Updated 070403)**
(c) 2007 JPO & JAPIO. All rights reserved.

[File 350] **Derwent WPIX** 1963-2007/UD=200737

(c) 2007 The Thomson Corporation. All rights reserved.

**File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 371] **French Patents** 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv. All rights reserved.

**File 371: This file is not currently updating. The last update is 200209.*

```
; d s
Set      Items   Description
S1      2402394   S (INFORMATION OR DATA OR BATCH OR FILE? ? OR KNOWLEDGE OR
MESSAGE? ?) (3N) (CONTROL OR CONTROLL??? OR PROCESS??? OR HANDL??? OR
IMPLEMENTATION OR EXECUTION) OR EDP OR DATAPROCESS??? OR EPROCESS? OR
E()PROCESS? OR ELECTRONIC()PROCESS?
S2      66977    S S1(7N) (FIND??? OR LOCAT??? OR TRACK??? OR MONITOR??? OR
IDENTIF???)
S3      506      S (ACH OR CLEARINGHOUSE OR CLEAR???()SYSTEM? ? ) (7N) (ORDER? ?
OR DEALING? ? OR TRADE? ? OR TRADING OR TRANSACTION? ? OR PURCHAS??? OR
EXCHANG??? OR DEAL? ? OR BUY???)
S4      3        S (COLLECT??? OR RECEIV??? OR GET??? OR
ACCEPT???) (7N) (ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S5      2        S (CONFIRM? OR VERIF? OR AUTHORIZ? OR AUTHORIS? OR AUTHENTICAT?
OR VALID?) (7N) (ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S6      1        S (LICENS??? OR LICENC??? OR APPROV?? OR AUTHORI?ATION OR
ACCEPT? OR PERMIT? OR ALLOW? OR GRANT??? OR AUTHORI??? OR INSPECT???) (7N)
(ACH(3N) (FILE? ? OR DOCUMENT? ? OR TEXT? ?))
S7      14       S S2 AND S3
S8      14       RD (unique items)
S9      4        S (S4 OR S5 OR S6) AND S3
?
```

t /3, k/all

8/3,K/1 (Item 1 from file: 256) **Links**

TecInfoSource

(c) 2007 Info.Sources Inc. All rights reserved.

02770191 **Document Type:** Company

Transaction Systems Architects Inc (770191)

224 S 108th Ave

Omaha , NE 68154-2684 United States

Telephone: (402) 334-5101

Homepage: <http://www.tsainc.com>

EMAIL: info@tsainc.com

TICKER: NASDAQ : TSAI

File Segment: Directory

Contact: Sales Department

Organization Type: Corporation

Equity Type: Public

Status: Active
Sales: NA
Revision Date: 00000000

...are employed in processing credit card, debit card, smartcard, check, wire transfer, automated clearing house (ACH), and settlement **transactions**. The company's technology operates across the HP Nonstop (TM), HP-UX, IBM Z/OS... ..PaymentWare, AutoDBA, ENGWARD, GoldenGate, and dozens of other products. The systems provide users with transaction **processing, data monitoring** and security, multiple currency processing, and other tools. The firm also provides clients with project...

8/3,K/2 (Item 1 from file: 350) Links
Derwent WPIX
(c) 2007 The Thomson Corporation. All rights reserved.

0014763763 *Drawing available*
WPI Acc no: 2005-111421/200512
XRPX Acc No: N2005-096281

Electronic payment system used in cashless transaction, has receiver processing system with authenticating system which determines authenticity of user and transaction to approve and initiate completion of transaction

Patent Assignee: CHEN G (CHEN-I); ECOMMLINK (ECOM-N)
Inventor: CHEN G

Patent Family (3 patents, 107 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050015332	A1	20050120	US 2003622718	A	20030718	200512	B
WO 2005008446	A2	20050127	WO 2004US23103	A	20040716	200512	E
EP 1646928	A2	20060419	EP 2004778541	A	20040716	200627	E
			WO 2004US23103	A	20040716		

Priority Applications (no., kind, date): US 2003622718 A 20030718

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050015332	A1	EN	19	12		
WO 2005008446	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG BW CH CY CZ DE DK EA EE ES FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NA NL OA PL PT RO SD SE SI SK SL SZ TR TZ UG ZM ZW					
EP 1646928	A2	EN			PCT Application	WO 2004US23103

					Based on OPI patent	WO 2005008446																											
Regional Designated States,Original	AL	AT	BE	BG	CH	CY	CZ	DE	DK	EE	ES	FI	FR	GB	GR	HR	HU	IE	IT	LI	LT	LU	LV	MC	MK	NL	PL	PT	RO	SE	SI	SK	TR

Original Publication Data by Authority...**Original Abstracts:**typical and standard electronic transfer. This permits the merchant to take advantage of the lower **ACH transaction** fees with **even greater** convenience and flexibility than the current ATM/POS system. The system supports numerous types of... .. prints, facial recognition and the like. Specifically, once the user is identified, the transaction is **managed** by his membership data on record with **the transaction processing** system... .. typical and standard electronic transfer. This permits the merchant to take advantage of the lower **ACH transaction** fees with even greater convenience and flexibility **than the** current ATM/POS system. The system supports numerous types of identification methods from typical credit... .. like. Specifically, once the user is identified, the transaction is managed by his membership data **on** record with the transaction **processing** system. ... House (ACH) system by typical and standard electronic transfer. This permits the merchant to take **advantage** of the lower **ACH transaction** fees with even greater convenience and flexibility than the current ATM/POS **system**. **The** system supports numerous types of identification methods from typical credit card structures with magnetic data... .. transfert electronique typique et standard. Cela permet au vendeur de tirer profit des frais de **transaction ACH**, **qui** sont moins eleves, avec encore davantage de confort et de flexibilite qu'avec le systeme ATM/POS. **Le** systeme supporte de nombreux types de techniques d'identification, des structures de cartes de credit...

8/3,K/3 (Item 2 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0014564499 *Drawing available*

WPI Acc no: 2004-746457/200473

Related WPI Acc No: 2005-201911

XRPX Acc No: N2004-589657

Automated method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file

Patent Assignee: DEGGENDORF T M (DEGG-I)

Inventor: DEGGENDORF T M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040199463	A1	20041007	US 2002422687	P	20021031	200473	B
			US 2003697774	A	20031030		

Priority Applications (no., kind, date): US 2002422687 P 20021031; US 2003697774 A

20031030

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040199463	A1	EN	50	26	Related to Provisional	US 2002422687

...method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file Alerting Abstract ...NOVELTY - An automated clearing house (ACH) file comprising ACH batch including ACH transaction items, is received. The status of the ACH file is tracked during ACH file processing events such as confirmation, pending and processing of the ACH file, ACH batch and ACH transaction items. The tracked status of the ACH file is presented, on receiving a status acquisition query. ... storing program for tracking and reporting status of automated clearing house transactions; method for graphically depicting error in header information of ACH file; and computer-readable medium storing program for graphically depicting error in header information of... ... USE - For automated tracking and reporting status of automated clearing house (ACH) financial transactions in company, through internet.... ... ADVANTAGE - Enables tracking and reporting the status of ACH financial transactions efficiently and easily.... ... shows a block diagram of the system for tracking and reporting the status of automated clearing house transactions.Original Publication Data by Authority**Original Abstracts:** Tracking and reporting status of automated clearing house ("ACH") transactions. An ACH operator receives an ACH file comprising an ACH batch comprising an ACH transaction item for ACH processing. The operator tracks a status of the ACH file, batch, and item during multiple ACH processing events. A customer communicates a query for the status of the ACH file, batch, or... ... status of the ACH file, batch, or item and presents the tracked status to the customer. The ACH processing events typically comprise receiving the ACH file, confirming the ACH file, approving the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch. The operator can present a graphical depiction of errors the ACH file header, batch header, or item record... ...**Claims:**1. A computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") transactions processed by an ACH operator, comprising the steps of: receiving an ACH file for ACH processing, the ACH file comprising an ACH batch that comprises an ACH transaction item; tracking a status of the ACH file during each of a plurality of ACH file processing events, the file processing events comprising at least one of receiving the ACH file, confirming the ACH file, and... ... of pending the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch; and presenting the status of the ACH file in response to a query to obtain the status of the ACH file.

8/3,K/4 (Item 3 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0014108586 *Drawing available*

WPI Acc no: 2004-292874/200427

XRPX Acc No: N2004-232467

Viewer behavior information compilation method for home entertainment system, involves detecting event, and transmitting data corresponding to desired viewing behavior information and detected event, to clearing-house

Patent Assignee: WEBTV NETWORKS INC (WEBT-N)

Inventor: KILLIANEY M A; OZER S; PARK T F; ZIGMOND D J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6704929	B1	20040309	US 1999376632	A	19990818	200427	B

Priority Applications (no., kind, date): US 1999376632 A 19990818

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6704929	B1	EN	16	5	

Original Publication Data by Authority...**Claims:**a tuner, a method of compiling viewer behavior information at the home entertainment system in **order** to conserve **processing** resources at a **central clearinghouse** that **tracks** viewer behavior **information** for a plurality of home entertainment systems, the method comprising the acts of:detecting at the home entertainment system...

8/3,K/5 (Item 4 from file: 350) [Links](#)

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0013504819 *Drawing available*

WPI Acc no: 2003-597384/200356

XRPX Acc No: N2003-476110

Bill payment machine for financial institutions, has computer program within microprocessor storing and retrieving payment data through optical check reader that scans check presented on behalf of payor

Patent Assignee: FOSTER J A (FOST-I); GOLASINSKI A (GOLA-I); LYNCH R P (LYNC-I); MUNKATCHY R (MUNK-I); PASSMORE B (PASS-I)

Inventor: FOSTER J A; GOLASINSKI A; LYNCH R P; MUNKATCHY R; PASSMORE B

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030097332	A1	20030522	US 2001833275	A	20010411	200356	B

Priority Applications (no., kind, date): US 2001833275 A 20010411

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20030097332	A1	EN	14	2	

Original Publication Data by Authority...**Original Abstracts:**the check of the amount to be paid and will convert the check to an **ACH transaction**. The machine **includes a** programmed computer operating in combination with a touch-type video monitor for prompting the operator... **Claims:**generating the audio signal, and for applying the payment of said bill and electronically transmitting **data** pertaining to said payment to the billor.

8/3,K/6 (Item 5 from file: 350) [Links](#)

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0013228590 *Drawing available*

WPI Acc no: 2003-313443/200330

XRPX Acc No: N2003-249507

Data processing system for checkout rebate scheme for providing rewards to customers of stores, in which user's mobile telephone account may be credited with airtime in accordance with value included within rebate code

Patent Assignee: COOPER R (COOP-I); MCASHBACK LTD (MCAS-N)

Inventor: COOPER R

Patent Family (6 patents, 99 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2003025871	A2	20030327	WO 2002GB4194	A	20020916	200330	B
EP 1425688	A2	20040609	EP 2002758616	A	20020916	200438	E
			WO 2002GB4194	A	20020916		
AU 2002324197	A1	20030401	AU 2002324197	A	20020916	200452	E
US 20050010533	A1	20050113	WO 2002GB4194	A	20020916	200506	E
			US 2004489274	A	20040311		
JP 2005503622	W	20050203	WO 2002GB4194	A	20020916	200516	E
			JP 2003529422	A	20020916		
CN 1555538	A	20041215	CN 2002818068	A	20020916	200519	E

Priority Applications (no., kind, date): GB 200122233 A 20010914

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
WO 2003025871	A2	EN	30	4	
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW				
Regional Designated	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT				

States,Original	KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG ZM ZW					
EP 1425688	A2	EN			PCT Application	WO 2002GB4194
					Based on OPI patent	WO 2003025871
Regional Designated States,Original	AL AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR					
AU 2002324197	A1	EN			Based on OPI patent	WO 2003025871
US 20050010533	A1	EN			PCT Application	WO 2002GB4194
JP 2005503622	W	JA	52		PCT Application	WO 2002GB4194
					Based on OPI patent	WO 2003025871

...mobile phone user sends a printed rebate code representing a total offer amount relating to **purchased** products, to an operator (211) at a **clearinghouse** location (21). Once the rebate code (119) is validated, the user's mobile telephone account... Original Publication Data by Authority...**Original Abstracts:**printed onto a till receipt (118). A mobile telephone user sends the printed rebate code **to an** operator (211) at a **clearing** house location (21). Once the rebate code (119) is validated, the user's mobile telephone a...
...**Claims:**a plurality of products for purchase, the data including offer data, if any, for each **product**;checkout **processing means** arranged to **identify** ones of the plurality of products and quantities thereof and to calculate a rebate total...

8/3,K/7 (Item 6 from file: 350) **Links**

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0012941472

WPI Acc no: 2003-018148/200301

XRPX Acc No: N2003-014021

Remote ordering system for e-commerce, on-line shopping through mobile device, transmits processed orders received from customer to specific merchant location for fulfilling order

Patent Assignee: BOLLEMAN B (BOLL-I); BROWN K G (BROW-I); BROWNELL E (BROW-I); EDELSTEIN D H (EDEL-I); ELSTON S (ELST-I); LONAC B W (LONA-I); NEMECEK J S (NEME-I); ONTAIN CORP (ONTA-N); SMITH B (SMIT-I); STRASHEK J (STRA-I); WENKOFF C R (WENK-I)

Inventor: BOLLEMAN B; BROWN K G; BROWNELL E; EDELSTEIN D H; ELSTON S; LONAC B W; NEMECEK J S; SMITH B; STRASHEK J; WENKOFF C R

Patent Family (2 patents, 2 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020143655	A1	20021003	US 2001280105	P	20010402	200301	B
			US 2001287287	P	20010430		
			US 200282057	A	20020226		
CA 2371177	A1	20021002	CA 2371177	A	20020207	200301	E

Priority Applications (no., kind, date): US 2001287287 P 20010430; US 2001280105 P 20010402; US 200282057 A 20020226

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020143655	A1	EN	75	12	Related to Provisional	US 2001280105
					Related to Provisional	US 2001287287
CA 2371177	A1	EN				

Original Publication Data by Authority...**Original Abstracts:**merchants for pick up by the customer at a specific merchant location. The system includes a database or store information directory that contains **information** characterizing order-**processing features** for each **location**. The **information** is **preferably** organized according to a schema corresponding to the organizational structure of the group of merchants... .. merchant locations. The system of the invention allows the remote ordering system to effectively **pre-clear**, pre-process and pre-pay remote **orders** and to effect post-sale settlement and reporting according to guidelines applicable to each specific...

8/3,K/8 (Item 7 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0011184399 *Drawing available*

WPI Acc no: 2002-122365/200216

XRPX Acc No: N2002-091786

Debit card information management system has hosts recording card user transaction information and producing report for marketing purposes

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: MCGUIRE J; MOLLETT C J; SCHMUTZ-NUGENT M

Patent Family (4 patents, 95 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001099025	A1	20011227	WO 2001US41066	A	20010620	200216	B
AU 200172023	A	20020102	AU 200172023	A	20010620	200230	E
US 6505772	B1	20030114	US 2000599704	A	20000622	200313	E
EP 1312005	A1	20030521	EP 2001951092	A	20010620	200334	E
			WO 2001US41066	A	20010620		

Priority Applications (no., kind, date): US 2000599704 A 20000622

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001099025	A1	EN	23	5		

National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
AU 200172023	A	EN			Based on OPI patent	WO 2001099025
EP 1312005	A1	EN			PCT Application	WO 2001US41066
					Based on OPI patent	WO 2001099025
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					

Original Publication Data by Authority...**Original Abstracts:**includes the at least one database (38, 40, 42) for processing transactional information. The debit **transaction** processor (44) authorizes **ACH** or debit **transactions occurring** within the **proprietary** environment. The **ACH** or debit **transaction processor** (44) then **communicates** with the host (36) and at least one financial institution (52, 54, 56, 58) through... .. multi-purpose card, at least one data input device, at least one database, a host, **and** a **transaction processor**. The card is coded to **identify** the rightful cardholder and to identify the services the card holder is entitled to receive... .. information. The host includes the at least one database for processing transactional information. The debit **transaction** processor authorizes **ACH** or debit **transactions** occurring within **the** proprietary environment. **The ACH** or **debit transaction** processor then communicates with the **host** and at **least** one financial institution through a network... .. includes the at least one database (38, 40, 42) for processing transactional information. The debit **transaction** processor (44) authorizes **ACH** or debit **transactions** occurring within the proprietary environment. The **ACH** or debit **transaction processor** (44) then **communicates** with the host (36) and at **least** one financial **institution** (52, 54, 56, 58) through a network (46, 48, 50...

8/3,K/9 (Item 8 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0011001013 *Drawing available*

WPI Acc no: 2001-626193/200172

XRPX Acc No: N2001-466822

Computer-implemented transaction processing method in e-commerce system, involves authorizing transaction when entity satisfying applicable handling standard is output from clearinghouse system to e-commerce server

Patent Assignee: GREER E C (GREE-I); RAO G (RAOG-I); REDD R (REDD-I); REDDI R (REDD-I); ROHM & HAAS CO (ROHM)

Inventor: GREER E C; RAO G; REDD R; REDDI R

Patent Family (5 patents, 94 countries)

Patent Number	Kind	Date	Application	Kind	Date	Update	Type
---------------	------	------	-------------	------	------	--------	------

			Number				
WO 2001071604	A2	20010927	WO 2001US6365	A	20010228	200172	B
US 20010047273	A1	20011129	US 2000189996	P	20000317	200202	E
			US 2001795887	A	20010228		
AU 200139932	A	20011003	AU 200139932	A	20010228	200210	E
EP 1269374	A1	20030102	EP 2001914559	A	20010228	200310	E
			WO 2001US6365	A	20010228		
TW 511021	A	20021121	TW 2001106287	A	20010508	200353	E

Priority Applications (no., kind, date): US 2001795887 A 20010228; US 2000189996 P 20000317

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 2001071604	A2	EN	22	2		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW					
US 20010047273	A1	EN			Related to Provisional	US 2000189996
AU 200139932	A	EN			Based on OPI patent	WO 2001071604
EP 1269374	A1	EN			PCT Application	WO 2001US6365
					Based on OPI patent	WO 2001071604
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
TW 511021	A	ZH				

...**Original Titles:**ELECTRONIC TRANSACTION CLEARING SYSTEMElectronic transaction clearing systemELECTRONIC TRANSACTION CLEARING SYSTEM
Original Publication Data by Authority**Original Abstracts:** Processing an e-commerce transaction includes querying a **clearinghouse** system to determine **handling** standards associated with a product. Upon receiving a query identifying a product and an entity...
...**Claims:**claimed is: **1.** A computer-implemented transaction processing method comprising: receiving a query at a **clearinghouse** computer system from an electronic commerce system, the query identifying a product and a first entity; processing clearinghouse data to determine whether the first entity meets a **handling** standard **associated** with **the identified** product; and sending a response to the electronic commerce system indicating whether the first entity...

8/3,K/10 (Item 9 from file: 350) [Links](#)
Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0010637010 *Drawing available*

WPI Acc no: 2001-244020/200125

Related WPI Acc No: 1997-012261; 1998-179632; 1998-241041; 1998-495179; 1998-506090; 2000-365842; 2000-558088; 2000-686548; 2000-686625; 2001-112026; 2001-308034; 2001-315902; 2002-269221; 2003-645145; 2004-533077; 2005-312277; 2005-604264; 2006-362457; 2006-362499

XRPX Acc No: N2001-173738

Tokenless authorization method for electronic payment e.g. at point-of-sale, automatic teller machines or via Internet, using biometrics

Patent Assignee: HOFFMAN N (HOFF-I); INDIVOS CORP (INDI-N); LAPSLEY P D (LAPS-I); LEE J A (LEEJ-I); PARE D F (PARE-I)

Inventor: HOFFMAN N; LAPSLEY P D; LEE J A; PARE D F

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010000535	A1	20010426	US 1994345523	A	19941128	200125	B
			US 1995442895	A	19950517		
			US 1996705399	A	19960829		
			US 1999239570	A	19990129		
			US 2000731536	A	20001206		
US 6950810	B2	20050927	US 1994345523	A	19941128	200563	E
			US 1995442845	A	19950517		
			US 1996705399	A	19960829		
			US 1999239570	A	19990129		
			US 2000731536	A	20001206		

Priority Applications (no., kind, date): US 1995442845 A 19950517; US 1999239570 A 19990129; US 1996705399 A 19960829; US 1995442895 A 19950517; US 1994345523 A 19941128; US 2000731536 A 20001206

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20010000535	A1	EN	20	8	C-I-P of application	US 1994345523
					C-I-P of application	US 1995442895
					Continuation of application	US 1996705399
					C-I-P of application	US 1999239570
					C-I-P of patent	US 5613012
					C-I-P of patent	US 5615277
					Continuation of patent	US 5870723
US 6950810	B2	EN			C-I-P of application	US 1994345523
					C-I-P of application	US 1995442845

				C-I-P of patent	US 5615277
				Continuation of patent	US 5870723
				C-I-P of patent	US 6269348

Alerting Abstract ...where biometric sample and PIN are used by tokenless system to authorize automated clearing house (ACH) **transaction**. Original Publication Data by Authority...**Claims:**the payor registers a registration biometric sample associated with at least one payor financial account **identifier** and the payee **registers a** payee identification **data**;a party identification apparatus (PIA) having a biometric sensor for input of a biometric sample... biometric sample is sent together with payee identification data to the comparator engine and the **message** containing **the** payor's financial account **identifier(s)** is sent from the computer **data processing** center to the PIA only if the bid and registration payee data match and if

8/3,K/11 (Item 10 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0009922006 *Drawing available*

WPI Acc no: 2000-222201/200019

Related WPI Acc No: 2003-340489; 2006-290300; 2006-351000

XRPX Acc No: N2000-166304

System fraud and visibility data generating apparatus for use in administering wireless system and detecting fraud in their use

Patent Assignee: BELLSOUTH INTELLECTUAL PROPERTY CORP (BELL-N)

Inventor: MORTON J W; SMITH T C

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6014557	A	20000111	US 1996615962	A	19960314	200019	B

Priority Applications (no., kind, date): US 1996615962 A 19960314

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 6014557	A	EN	29	12	

...NOVELTY - Output from a data capture device (30) is forwarded to a central **message processor** (50) which is coupled to a memory **location**. Messages belonging to an IS-41 invoke messages are stored in the memory location. Another... Original Publication Data by Authority...**Original Abstracts:**data feed for reducing losses due to fraud, obviating the need for each provider to **purchase** data from a central **clearinghouse**. Monitoring devices are

coupled to existing network links (e.g., SS7 telecommunications links) or network...
...Claims:of devices each for monitoring and capturing selected wireless telecommunications messages, each of the plurality of monitoring and capture **devices** communicating with a **message** processor having a **memory**, the method comprising the steps of:a. capturing messages transmitted on each of a plurality...

8/3,K/12 (Item 11 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0009139504 *Drawing available*

WPI Acc no: 1999-060592/199905

XRPX Acc No: N1999-044980

System for use in processing transaction based on visual data of information related to transaction - determines based on format when particular format matches format, location of field in scanned image to which optical character recognition is applied to create data from it, uses OCR to create visual data from location

Patent Assignee: DIRECT EXPRESS LLC (DIRE-N); PLAYSTATION AMERICA INC (PLAY-N)

Inventor: KROUSE L J; STROVINK E F

Patent Family (3 patents, 25 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998057291	A2	19981217	WO 1998US12399	A	19980615	199905	B
EP 996923	A2	20000503	EP 1998930224	A	19980615	200026	E
			WO 1998US12399	A	19980615		
US 6097834	A	20000801	US 1997874312	A	19970613	200039	E

Priority Applications (no., kind, date): US 1997874312 A 19970613

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998057291	A2	EN	52	11		
National Designated States,Original	CA IL JP KR SG					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
EP 996923	A2	EN			PCT Application	WO 1998US12399
					Based on OPI patent	WO 1998057291
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					

Alerting Abstract ...at a point of sale to be converted into legally binding equivalent EFT and or **ACH transactions** overcoming disadvantages and drawbacks associated with tender of negotiable instruments payments at point of sale and unauthorised conversion of same into

equivalent EFT and **ACH transactions**. Original Publication Data by Authority...**Claims:**information; and, an image processor for utilizing optical character recognition to generate said visual **data** from **said location**.>

8/3,K/13 (Item 12 from file: 350) [Links](#)
Derwent WPIX
(c) 2007 The Thomson Corporation. All rights reserved.

0009139499 *Drawing available*
WPI Acc no: 1999-060586/199905
XRPX Acc No: N1999-044974

Data processing system - Provides unified referral arrangement for low cost access, selection and confirmation of promotional relationships

Patent Assignee: MESSER S D (MESS-I)

Inventor: MESSER S D

Patent Family (13 patents, 32 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1998057285	A1	19981217	WO 1998US7494	A	19980414	199905	B
AU 199871164	A	19981230	AU 199871164	A	19980414	199920	E
US 5991740	A	19991123	US 1997871921	A	19970610	200002	E
NO 199905897	A	20000128	WO 1998US7494	A	19980414	200016	E
			NO 19995897	A	19991202		
EP 996910	A1	20000503	EP 1998918194	A	19980414	200026	E
			WO 1998US7494	A	19980414		
CN 1260059	A	20000712	CN 1998805970	A	19980414	200054	E
AU 734419	B	20010614	AU 199871164	A	19980414	200140	E
KR 2001013548	A	20010226	KR 1999711555	A	19991208	200154	E
NZ 501674	A	20011221	NZ 501674	A	19980414	200210	E
			WO 1998US7494	A	19980414		
JP 2002512718	W	20020423	WO 1998US7494	A	19980414	200243	E
			JP 1999502388	A	19980414		
MX 214634	B	20030606	WO 1998US7494	A	19980414	200419	E
			MX 199911207	A	19991203		
IL 133437	A	20050320	IL 133437	A	19980414	200523	E
CN 1573764	A	20050202	CN 1998805970	A	19980414	200532	E
			CN 200410003320	A	19980414		

Priority Applications (no., kind, date): US 1997871921 A 19970610

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
WO 1998057285	A1	EN	28	7		
National Designated States,Original	AU CA CN IL IS JP KP KR MX NO NZ SG					
Regional Designated States,Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE					
AU 199871164	A	EN			Based on OPI patent	WO 1998057285
NO 199905897	A	NO			PCT Application	WO 1998US7494
EP 996910	A1	EN			PCT Application	WO 1998US7494

					Based on OPI patent	WO 1998057285
Regional Designated States, Original	AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE					
AU 734419	B	EN			Previously issued patent	AU 9871164
					Based on OPI patent	WO 1998057285
NZ 501674	A	EN			PCT Application	WO 1998US7494
					Based on OPI patent	WO 1998057285
JP 2002512718	W	JA	39		PCT Application	WO 1998US7494
					Based on OPI patent	WO 1998057285
MX 214634	B	ES			PCT Application	WO 1998US7494
IL 133437	A	EN			Based on OPI patent	WO 1998057285
CN 1573764	A	ZH			Division of application	CN 1998805970

...**Original Titles:**DATA PROCESSING SYSTEM FOR INTEGRATED TRACKING AND MANAGEMENT OF COMMERCE RELATED ACTIVITIES ON A PUBLIC ACCESS NETWORK... ...**Data processing** system for integrated **tracking** and management of commerce related activities on a public access network... ...**DATA PROCESSING SYSTEM FOR INTEGRATED TRACKING AND MANAGEMENT OF COMMERCE RELATED ACTIVITIES ON A PUBLIC ACCESS NETWORK** Original Publication Data by Authority...**Original Abstracts:**A data processing system manages transaction related **information** generated on a **network** of interconnected public access computers, including **monitoring** purchases and providing referral fee accounting based thereon. The integrated software package establishes a platform... ... A data processing system manages transaction-related information generated on a network of interconnected public **or private** access computers, including **monitoring** purchases and providing referral fee accounting based thereon. The integrated software package establishes a platform... **Claims:**In a **data processing system** for establishing, managing and **tracking** commercial **transactions** undertaken on a wide access network, comprising:a Content Provider site interconnected to said network... ... programmed to record information about a purchase made by said USER and to communicate said **purchase information** back to said **Clearinghouse** site, wherein said **purchase information** is used by said **Clearinghouse** server to allocate **credit** to the Content Provider.

8/3,K/14 (Item 13 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0007901603 *Drawing available*

WPI Acc no: 1996-287820/199630

XRPX Acc No: N1996-241593

Car antitheft protection using cellular mobile radio of GSM-standard - using central exchange to monitor upwards radio channel and trigger alarm if status message not received

Patent Assignee: ALCATEL (COGE); ALCATEL SEL AG (COGE)

Inventor: EHLERT E

Patent Family (6 patents, 6 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
DE 4445180	A1	19960620	DE 4445180	A	19941217	199630	B
EP 718164	A1	19960626	EP 1995119117	A	19951205	199630	E
FI 199506056	A	19960618	FI 19956056	A	19951215	199640	E
EP 718164	B1	20000809	EP 1995119117	A	19951205	200039	E
DE 59508626	G	20000914	DE 59508626	A	19951205	200046	E
			EP 1995119117	A	19951205		
ES 2148412	T3	20001016	EP 1995119117	A	19951205	200058	E

Priority Applications (no., kind, date): DE 4445180 A 19941217

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
DE 4445180	A1	DE	7	2		
EP 718164	A1	DE	9			
Regional Designated States,Original	DE ES FR GB IT SE					
EP 718164	B1	DE				
Regional Designated States,Original	DE ES FR GB IT SE					
DE 59508626	G	DE			Application	EP 1995119117
					Based on OPI patent	EP 718164
ES 2148412	T3	ES			Application	EP 1995119117
					Based on OPI patent	EP 718164

Alerting Abstract ...car is fitted with a radio terminal (MS) of a mobile radio network (MRS), whose **exchange** (SC) monitors an upwards radio channel (ACH), on which the end terminal transmits a status message (STBY) in presettable time intervals to... Original Publication Data by Authority...**Claims:**location areas, where the object to be protected is a moving object (CAR), the status **message** (STBY) indicates the **location** area (LOC) of the moving object (CAR), and following the reception (150) of the status **message** (STBY) the **control** centre (SC) checks whether the **location** area (LOC) of the moving object (CAR) has changed (170) and if so an alarm

?

? t /3,k/all

9/3,K/1 (Item 1 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0016192584 *Drawing available*
WPI Acc no: 2006-724225/200675

Related WPI Acc No: 2005-331650

XRPX Acc No: N2006-569067

Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to be in approved originator list

Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N)

Inventor: LOVE R A; MAURIELLO L N; NELSON D E; RECKORD-YARDE N V; ROBERTSON S L; WILLIAMS R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20060206427	A1	20060914	US 2003507294	P	20030930	200675	B
			US 2004953754	A	20040929		
			US 2006416946	A	20060503		

Priority Applications (no., kind, date): US 2003507294 P 20030930; US 2004953754 A 20040929; US 2006416946 A 20060503

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20060206427	A1	EN	19	6	Related to Provisional	US 2003507294
					C-I-P of application	US 2004953754

Automated clearing house payments approving method for ACH financial transaction, involves processing ACH payment when originator is determined to be in approved originator list Original Publication Data by Authority...**Claims:**and to send those ACH payments to the ACH operator on behalf of the ODFI;**receiving an ACH file** at the ACH operator for ACH processing by the ACH operator, the ACH file comprising at least one...

9/3,K/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0014983801 *Drawing available*

WPI Acc no: 2005-331650/200534

Related WPI Acc No: 2006-724225

XRPX Acc No: N2005-271354

Automated clearing house payment value tracking method for company, involves processing payment if payment creates accumulated payment value for payments processed during specified time period exceeding pre-set payment cap

Patent Assignee: FEDERAL RESERVE BANK ATLANTA (RESE-N)

Inventor: LOVE R A; MAURIELLO L N; RECKORD-YARDE N V; ROBERTSON S L; WILLIAMS R

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050086136	A1	20050421	US 2003507294	P	20030930	200534	B
			US 2004953754	A	20040929		

Priority Applications (no., kind, date): US 2003507294 P 20030930; US 2004953754 A 20040929

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes		
US 20050086136	A1	EN	19	5	Related to Provisional	US 2003507294	

Alerting Abstract ...NOVELTY - The method involves **receiving** an automated clearing house (ACH) file, and finding whether an ACH payment creates an accumulated payment value for payments processed during... ...a flow chart depicting a method for value tracking and reporting of automated clearing house (ACH) transactions. Original Publication Data by Authority**Original Abstracts:**Value tracking of automated clearing house ("ACH") payments processed by an ACH operator includes **receiving** an **ACH file** for ACH processing. The **ACH file** comprises ACH payments originated by a remote sending point on behalf of a sending customer. A sum... **Claims:**of automated clearing house ("ACH") payments processed by an ACH operator, comprising the steps of:**receiving** an **ACH file** for ACH processing, the **ACH file** comprising at least one ACH payment originated by a remote sending point on behalf of...

9/3,K/3 (Item 3 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0014564499 *Drawing available*

WPI Acc no: 2004-746457/200473

Related WPI Acc No: 2005-201911

XRPX Acc No: N2004-589657

Automated method for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file

Patent Assignee: DEGGENDORF T M (DEGG-I)

Inventor: DEGGENDORF T M

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040199463	A1	20041007	US 2002422687	P	20021031	200473	B
			US 2003697774	A	20031030		

Priority Applications (no., kind, date): US 2002422687 P 20021031; US 2003697774 A 20031030

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20040199463	A1	EN	50	26	Related to Provisional	US 2002422687

...for tracking and reporting status of automated clearing house financial transactions in company, involves tracking ACH file status during ACH file processing events such as confirmation of ACH file Alerting Abstract ...NOVELTY - An automated clearing house (ACH) file comprising ACH batch including ACH transaction items, is received. The status of the ACH file is tracked during ACH file processing events such as confirmation, pending and processing of the ACH file, ACH batch and ACH transaction items. The tracked status of the ACH file is presented, on receiving a status acquisition query. ... storing program for tracking and reporting status of automated clearing house transactions; method for graphically depicting error in header information of ACH file; and computer-readable medium storing program for graphically depicting error in header information of... ... USE - For automated tracking and reporting status of automated clearing house (ACH) financial transactions in company, through internet.... ... ADVANTAGE - Enables tracking and reporting the status of ACH financial transactions efficiently and easily.... ... shows a block diagram of the system for tracking and reporting the status of automated clearing house transactions.Original Publication Data by AuthorityOriginal Abstracts: Tracking and reporting status of automated clearing house ("ACH") transactions. An ACH operator receives an ACH file comprising an ACH batch comprising an ACH transaction item for ACH processing. The operator tracks a status of the ACH file, batch, and item during multiple ACH processing events. A customer communicates a query for... ... or item and presents the tracked status to the customer. The ACH processing events typically comprise receiving the ACH file, confirming the ACH file, approving the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch. The operator can present a graphical depiction of errors the ACH file header, batch header, or item record... ...Claims:1. A computer-implemented method for tracking and reporting the status of automated clearing house ("ACH") transactions processed by an ACH operator, comprising the steps of: receiving an ACH file for... ... ACH file processing events, the file processing events comprising at least one of receiving the ACH file, confirming the ACH file, and approving the ACH file and at least one of pending the ACH file, processing the ACH file, processing the ACH batch in the ACH file, and processing the ACH transaction item in the ACH batch; and presenting the status of the ACH file in response to a query to obtain the status of the ACH file.

9/3,K/4 (Item 4 from file: 350) Links

Derwent WPIX

(c) 2007 The Thomson Corporation. All rights reserved.

0013576301 *Drawing available*

WPI Acc no: 2003-670829/200363

XRPX Acc No: N2003-535656

Financial transaction request processing method for financial transaction processing system by exporting transaction table to ACH (automated clearing house) file after all transaction data sets have been transferred to corresponding tables

Patent Assignee: WIRELESS CHECKING INC (WIRE-N)

Inventor: CHADWICK J D; KIZER R D; TERRY J F

Patent Family (3 patents, 100 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030125969	A1	20030703	US 200135030	A	20011228	200363	B
WO 2003058528	A1	20030717	WO 2002US41509	A	20021227	200363	E
AU 2002358295	A1	20030724	AU 2002358295	A	20021227	200421	E

Priority Applications (no., kind, date): US 200135030 A 20011228

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20030125969	A1	EN	25	7		
WO 2003058528	A1	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG UZ VC VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE BG CH CY CZ DE DK EA EE ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SI SK SL SZ TR TZ UG ZM ZW					
AU 2002358295	A1	EN			Based on OPI patent	WO 2003058528

Financial transaction request processing method for financial transaction processing system by exporting transaction table to ACH (automated clearing house) file after all transaction data sets have been transferred to corresponding tables ...not been activated are transferred from the temporary transaction table to a history table. The transaction table is exported into an ACH file for transmission on an ACH network. Original Publication Data by Authority...Original Abstracts:to execute the transaction, executing the financial transaction, sending a transaction confirmation message in the form of a paging message, and generating an ACH file that includes the requested financial transaction. Another aspect of the invention is a transaction processor system adapted receive and process financial transactions requests by using... .. execute the transaction, executing the financial transaction, sending a transaction confirmation message in the form of a paging message (450), and generating an ACH file that includes the requested financial transaction (525). Another aspect of the invention is a transaction processor system adapted to receive and process financial transactions requests by using the steps described... .. de transaction sous la forme d'un message de radiomessagerie (450), et a produire un fichier ACH comprenant la transaction financiere demandee (525). Dans un autre mode de realisation, l'invention concerne un systeme de traitement de transaction concu pour recevoir et traiter des

demandes de transaction financière selon les étapes décrites ci... ...**Claims:**not been activated from the temporary transaction table to the history table; and exporting the **transaction** table into an **ACH file** for transmission **on** an **ACH** network.